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\$0 to

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001

\$1 million

\$10 million

\$50,000,001 to

to \$50 million \$100 million

\$100,000,001

to \$500 million to \$1 billion

\$500,000,001 More than

Case 08-23746 Filed 09/09/08 Entered 09/09/08 08:19:51 Desc Main Doc 1 **B1 (Official Form 1) (1/08)** Document Page 1 of 39 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Mounts, Sharon E All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8074 EIN (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1506 Shields Ave Chicago Heights, IL ZIPCODE ZIPCODE **60411-3622** County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor Chapter of Bankruptcy Code Under Which **Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Partnership Chapter 13 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank **Nature of Debts** Other (Check one box.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR Debtor estimates that funds will be available for distribution to unsecured creditors. COURT USE ONLY 🗹 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\checkmark$ 1.000-5,001-25,001-50.001-1-49 100-199 200-999 10,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets  $\checkmark$ \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities

| (This page must be completed and filed in every case)  | Mounts, Sharon E   |   |  |
|--|--|---|--|
| Prior Bankruptcy Case Filed Within Last 8  | <b>Years</b> (If more than two, attach   | additional sheet)   |  |
| Location<br>Where Filed: <b>None</b>   | Case Number:   | Date Filed:   |  |
| Location Where Filed:  | Case Number: Date Filed:   |   |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner or  | Affiliate of this Debtor (If mo  | re than one, attach additional sheet)   |  |
| Name of Debtor: None   | Case Number: Date Filed:   |   |  |
| District:  | Relationship: Judge:   |   |  |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.   | (To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the second complete.)   | xhibit B  if debtor is an individual rimarily consumer debts.)  named in the foregoing petition, decliner that [he or she] may proceed und the 11, United States Code, and hadder each such chapter. I further cert he notice required by § 342(b) of |  |
|  | X /s/ Troy L Gleason   | 9/09/0  |  |
|  | Signature of Attorney for Debtor(s)  | Da  |  |
| ☐ Yes, and Exhibit C is attached and made a part of this petition.  ✓ No   |  |   |  |
| ▼ No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, ea  ▼ Exhibit D completed and signed by the debtor is attached and ma   | ach spouse must complete and atta  | nch a separate Exhibit D.)  |  |
| Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, ex  | ach spouse must complete and atta<br>de a part of this petition.   | nch a separate Exhibit D.)  |  |
| Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected by Exhibit D completed and signed by the debtor is attached and made in this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached in the property of the point debtor is attached.  Information Regarding (Check any approximately place of the point debtor has been domiciled or has had a residence, principal place of the part of this petition. | ach spouse must complete and attaide a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.)  of business, or principal assets in the   |   |  |
| Yes, and Exhibit C is attached and made a part of this petition.    No   Exhi  | ach spouse must complete and attaide a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.)  of business, or principal assets in the days than in any other District.  | nis District for 180 days immediately   |  |
| Yes, and Exhibit C is attached and made a part of this petition.  No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected by Exhibit D completed and signed by the debtor is attached and made in this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached in the property of the point debtor is attached.  Information Regarding (Check any approximately place of the point debtor has been domiciled or has had a residence, principal place of the part of this petition. | ach spouse must complete and attaide a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.) of business, or principal assets in the days than in any other District.  partner, or partnership pending in ace of business or principal assets but is a defendant in an action or principal assets.  | this District. in the United States in this District, occeeding [in a federal or state court]   |  |
| Yes, and Exhibit C is attached and made a part of this petition.    No   | ach spouse must complete and attaide a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue pplicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in ace of business or principal assets but is a defendant in an action or principal to the relief sought in this Disters as a Tenant of Residential  | this District for 180 days immediately this District. in the United States in this District, occeeding [in a federal or state court]  |  |
| Yes, and Exhibit C is attached and made a part of this petition.    No   | ach spouse must complete and attaide a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.)  of business, or principal assets in the days than in any other District.  partner, or partnership pending in ace of business or principal assets but is a defendant in an action or principal assets but is a d | his District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] trict.  Property   |  |
| Yes, and Exhibit C is attached and made a part of this petition.    No   | ach spouse must complete and attaide a part of this petition.  ed a made a part of this petition.  ed a made a part of this petition.  ng the Debtor - Venue  pplicable box.)  of business, or principal assets in the days than in any other District.  partner, or partnership pending in ace of business or principal assets but is a defendant in an action or principal assets but is a d | this District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] trict.  Property  |  |
| Yes, and Exhibit C is attached and made a part of this petition.    No   | ach spouse must complete and attaide a part of this petition.  ed a made a part of this petition.  Ing the Debtor - Venue  pplicable box.)  of business, or principal assets in the days than in any other District.  partner, or partnership pending in acce of business or principal assets but is a defendant in an action or prard to the relief sought in this Disters as a Tenant of Residential dicable boxes.)  ters as a Tenant of Residential dicable boxes.)  tor's residence. (If box checked, court that obtained judgment)   | his District for 180 days immediately this District. in the United States in this District, occeding [in a federal or state court] trict.  Property   |  |

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

 $\square$  Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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Document

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Name of Debtor(s):

Case 08-23746 B1 (Official Form 1) (1/08)

filing of the petition.

**Voluntary Petition** 

B1 (Official Form 1) (1/08)

# Signature(s) of Debtor(s) (Individual/Joint)

Case 08-23746

I declare under penalty of perjury that the information provided in this

Doc 1

Filed 09/09/08

Document

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Sharon E Mounts Sharon E Mounts Signature of Debtor Χ

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 9, 2008

Date

#### Signature of Attorney\*

## X /s/ Troy L Gleason

Signature of Attorney for Debtor(s)

#### Troy L Gleason 6276510

Printed Name of Attorney for Debtor(s)

#### Gleason & Gleason

Firm Name

#### 77 W Washington, Ste 1218

Address

Chicago, IL 60602

#### (312) 578-9530

Telephone Number

#### September 9, 2008

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

| Signature of Auth  | orized Indi | vidual     |  |  |
|--------------------|-------------|------------|--|--|
| Printed Name of    | Authorized  | Individual |  |  |
| Title of Authorize | d Individua | al         |  |  |
| Γitle of Authorize | d Individua | al         |  |  |

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Page 3 of 39 Name of Debtor(s):

Mounts, Sharon E

**Signatures** 

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

Page 3

(Check only **one** box.)

Date

Address

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

| ignature of Foreign | Representative     |   |  |
|---------------------|--------------------|---|--|
|                     |                    |   |  |
|                     |                    |   |  |
| rinted Name of For  | eign Representativ | e |  |

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Case 08-23746 Official Form 1, Exhibit D (10/06) Doc 1

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United States Bankruptcy Court
Northern District of Illinois

| IN RE:           | Case No.  |
|------------------|-----------|
| Mounts, Sharon E | Chapter 7 |
| Debtor(s)        |           |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Sharon E Mounts

Date: September 9, 2008

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

| Printed Name and title, if any, of Bankruptcy Petition Preparer Address:  | Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, |
|---|--|
| X   | principal, responsible person, or partner of<br>the bankruptcy petition preparer.)<br>(Required by 11 U.S.C. § 110.)               |
| Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above. | _  |
| Certificate of the Debtor   |  |

I (We), the debtor(s), affirm that I (we) have received and read this notice.

| Mounts, Sharon E             | X /s/ Sharon E Mounts              | 9/09/2008 |
|------------------------------|------------------------------------|-----------|
| Printed Name(s) of Debtor(s) | Signature of Debtor                | Date      |
| Case No. (if known)          | X                                  |           |
|                              | Signature of Joint Debtor (if any) | Date      |

B6 Summary (Case 08-23746<sub>07)</sub> Doc 1

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Document Page 7 of 39 United States Bankruptcy Court **Northern District of Illinois** 

| IN RE:           | Case No   |
|------------------|-----------|
| Mounts, Sharon E | Chapter 7 |

Debtor(s)

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE   | ATTACHED<br>(YES/NO) | NUMBER OF<br>SHEETS | ASSETS       | LIABILITIES  | OTHER     |
|--|----------------------|---------------------|--------------|--------------|-----------|
| A - Real Property  | Yes                  | 1                   | \$ 0.00      |              |           |
| B - Personal Property  | Yes                  | 3                   | \$ 13,750.00 |              |           |
| C - Property Claimed as Exempt   | Yes                  | 1                   |              |              |           |
| D - Creditors Holding Secured Claims   | Yes                  | 1                   |              | \$ 19,792.00 |           |
| E - Creditors Holding Unsecured Priority<br>Claims (Total of Claims on Schedule E) | Yes                  | 2                   |              | \$ 8,816.00  |           |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                              | Yes                  | 3                   |              | \$ 8,293.00  |           |
| G - Executory Contracts and Unexpired<br>Leases                                    | Yes                  | 1                   |              |              |           |
| H - Codebtors  | Yes                  | 1                   |              |              |           |
| I - Current Income of Individual Debtor(s)   | Yes                  | 1                   |              |              | \$ 162.00 |
| J - Current Expenditures of Individual Debtor(s)                                   | Yes                  | 1                   |              |              | \$ 330.00 |
|  | TOTAL                | 15                  | \$ 13,750.00 | \$ 36,901.00 |           |

Form 6 - Statistical Summary (12/07) Doc 1 Filed 09/09/08

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**Northern District of Illinois** 

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| IN RE:           |           | Case No.  |
|------------------|-----------|-----------|
| Mounts, Sharon E |           | Chapter 7 |
| ·                | Debtor(s) | •         |

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount         |
|---|----------------|
| Domestic Support Obligations (from Schedule E)  | \$<br>0.00     |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$<br>8,816.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$<br>0.00     |
| Student Loan Obligations (from Schedule F)  | \$<br>0.00     |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$<br>0.00     |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$<br>0.00     |
| TOTAL   | \$<br>8,816.00 |

#### State the following:

| Average Income (from Schedule I, Line 16)   | \$<br>162.00 |
|---|--------------|
| Average Expenses (from Schedule J, Line 18)   | \$<br>330.00 |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C |              |
| Line 20)  | \$<br>0.00   |

#### **State the following:**

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |                | \$<br>7,292.00  |
|--|----------------|-----------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$<br>8,816.00 |                 |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |                | \$<br>0.00      |
| 4. Total from Schedule F   |                | \$<br>8,293.00  |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |                | \$<br>15,585.00 |

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Case No.

Desc Main

IN RE Mounts, Sharon E

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Debtor(s)

(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION | AMOUNT OF SECURED<br>CLAIM |
|--------------------------------------|--|---------------------------------------|--|----------------------------|
| None                                 |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
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(Report also on Summary of Schedules)

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Desc Main

(If known)

IN RE Mounts, Sharon E

Debtor(s)

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Case No. \_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

|     | TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY  | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|-----|---|------------------|---|---------------------------------------|--|
| 1.  | Cash on hand.   | Х                |   |                                       |  |
| 2.  | Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.                      |                  | Checking account - on Father's account to write checks for him - no money in acct is debtors  |                                       | 0.00   |
| 3.  | Security deposits with public utilities, telephone companies, landlords, and others.  | Х                |   |                                       |  |
| 4.  | Household goods and furnishings, include audio, video, and computer equipment.  |                  | Normal and necessary household goods, including but not limited to : TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece |                                       | 1,000.00   |
| 5.  | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | х                |   |                                       |  |
| 6.  | Wearing apparel.  |                  | Clothing  |                                       | 250.00   |
| 7.  | Furs and jewelry.   | Х                |   |                                       |  |
| 8.  | Firearms and sports, photographic, and other hobby equipment.   | Х                |   |                                       |  |
| 9.  | Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  | X                |   |                                       |  |
| 10. | Annuities. Itemize and name each issue.   | Х                |   |                                       |  |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |   |                                       |  |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | Х                |   |                                       |  |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize.   | Х                |   |                                       |  |
| 14. | Interests in partnerships or joint ventures. Itemize.   | X                |   |                                       |  |
|     |   |                  |   |                                       |  |

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IN RE Mounts, Sharon E

\_ Case No. \_\_\_ Debtor(s)

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

|     | TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|-----|---|------------------|--------------------------------------|---------------------------------------|--|
| 15. | Government and corporate bonds and other negotiable and non-negotiable instruments.   | X                |                                      |                                       |  |
| 16. | Accounts receivable.  | X                |                                      |                                       |  |
| 17. | Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  | X                |                                      |                                       |  |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars.  | X                |                                      |                                       |  |
| 19. | Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.   | X                |                                      |                                       |  |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | X                |                                      |                                       |  |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X                |                                      |                                       |  |
| 22. | Patents, copyrights, and other intellectual property. Give particulars.   | X                |                                      |                                       |  |
| 23. | Licenses, franchises, and other general intangibles. Give particulars.  | X                |                                      |                                       |  |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |                                      |                                       |  |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | 05 GMC Envoy - joint w daughter      |                                       | 12,500.00  |
| 26. | Boats, motors, and accessories.   | X                |                                      |                                       |  |
|     | Aircraft and accessories.   | X                |                                      |                                       |  |
|     | Office equipment, furnishings, and supplies.  | X                |                                      |                                       |  |
| 29. | Machinery, fixtures, equipment, and supplies used in business.  | X                |                                      |                                       |  |
| 30. | Inventory.  | X                |                                      |                                       |  |
|     | Animals.  | X                |                                      |                                       |  |
| 32. | Crops - growing or harvested. Give particulars.   | X                |                                      |                                       |  |
|     |   |                  |                                      |                                       |  |
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IN RE Mounts, Sharon E

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Case No. \_\_\_\_\_

Debtor(s)

(If known)

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION |
|--|------------------|--------------------------------------|---------------------------------------|--|
| 33. Farming equipment and implements.                                | X                |                                      |                                       |  |
| 34. Farm supplies, chemicals, and feed.                              | X<br>X           |                                      |                                       |  |
| 35. Other personal property of any kind not already listed. Itemize. | ^                |                                      |                                       |  |
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|  |                  | TO                                   | ΓAL                                   | 13,750.00  |

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IN RE Mounts, Sharon E

Debtor(s)

\_ Case No. \_ (If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor elects the exemptions to which debtor is entitled under: | Check if debtor claims a homestead exemption that exceeds \$136,875. |
|---|--|
| (Check one box)   |  |

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

| DESCRIPTION OF PROPERTY  | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS |
|--|--------------------------------------|----------------------------|--|
| Normal and necessary household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece | 735 ILCS 5 §12-1001(b)               | 1,000.00                   | 1,000.00   |
| 05 GMC Envoy - joint w daughter  | 735 ILCS 5 §12-1001(c)               | 2,400.00                   | 12,500.0   |
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IN RE Mounts, Sharon E

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS<br>INCLUDING ZIP CODE AND ACCOUNT NUMBER.<br>(See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND DESCRIPTION AND VALUE OF<br>PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF ANY |
|--|----------|---------------------------------------|--|------------|--------------|----------|---|------------------------------|
| ACCOUNT NO. 154909014418   |          |                                       | Installment account opened 9/05  |            |              |          | 19,792.00   | 7,292.00                     |
| G M A C<br>PO Box 130424<br>Roseville, MN 55113-0004   |          |                                       |  |            |              |          |   |                              |
|  |          |                                       | VALUE \$ 12,500.00   | ┝          |              |          |   |                              |
| ACCOUNT NO.  |          |                                       | VALUE \$   |            |              |          |   |                              |
| ACCOUNT NO.  |          |                                       | VALUE \$   |            |              |          |   |                              |
| ACCOUNT NO.  |          |                                       | VALUE \$   |            |              |          |   |                              |
| <b>0</b> continuation sheets attached  | 1        |                                       | (Total of th   | is p       |              | e)       | \$ 19,792.00  | \$ 7,292.00                  |
|  |          |                                       | (Use only on la  |            | Tota<br>page |          | \$ 19,792.00  | \$ 7,292.00                  |

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

1 continuation sheets attached

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IN RE Mounts, Sharon E

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). **Extensions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Mounts, Sharon E

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\_ Case No. \_

Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

#### **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

|   |          |                                       | (Type of Financy for Chamb Listed on Fino State  |            |                    |          |                       |                                      |  |
|---|----------|---------------------------------------|--|------------|--------------------|----------|-----------------------|--------------------------------------|--|
| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE AND ACCOUNT NUMBER.<br>(See Instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM                                       | CONTINGENT | UNLIQUIDATED       | DISPUTED | AMOUNT<br>OF<br>CLAIM | AMOUNT<br>ENTITLED<br>TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED<br>TO<br>PRIORITY,<br>IF ANY |
| ACCOUNT NO.   |          |                                       | taxes  | T          |                    |          |                       |                                      |  |
| Internal Revenue Service<br>Mail Stop 5010 CHI<br>230 S Dearborn St<br>Chicago, IL 60604-1505           |          |                                       |  |            |                    |          | 8,816.00              | 8,816.00                             |  |
| ACCOUNT NO.   |          |                                       |  |            |                    |          |                       |                                      |  |
| ACCOUNT NO.   | _        |                                       |  |            |                    |          |                       |                                      |  |
| ACCOUNT NO.   |          |                                       |  |            |                    |          |                       |                                      |  |
| ACCOUNT NO.   |          |                                       |  |            |                    |          |                       |                                      |  |
| ACCOUNT NO.   |          |                                       |  |            |                    |          |                       |                                      |  |
| Sheet no <b>1</b> of <b>1</b> continuation sheets   | att      | ached                                 | to   | Sub        |                    |          | 0.040.55              | 0.040.55                             |  |
| Schedule of Creditors Holding Unsecured Priority  | Cla      | aims                                  | (Totals of t   |            | oag<br>Tot         |          | \$<br>8,816.00        | \$ 8,816.00                          | \$   |
| (Use only on last page of the comp  | olet     | ed Sch                                | nedule E. Report also on the Summary of Sci  | hedu       | ıles               | s.)      | \$<br>8,816.00        |                                      |  |
| (Us<br>report also on the   | e oi     | nly on<br>atistic                     | last page of the completed Schedule E. If ap<br>al Summary of Certain Liabilities and Relate | plic       | Tot<br>abl<br>Oata | le,      |                       | \$ 8,816.00                          | \$   |

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IN RE Mounts, Sharon E

Case No.

Desc Main

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS OF CLAIM (See Instructions Above.) SUBJECT TO SETOFF, SO STATE Open account opened 9/04 ACCOUNT NO. 12 Progressive Ins Co 325.00 Assignee or other notification for: ACCOUNT NO. 12 Progressive Ins Co Nco Fin /99 507 Prudential Rd Horsham, PA 19044-2308 ACCOUNT NO. 7040558050689445 Installment account opened 7/04 American General Finan 20 N Clark St Chicago, IL 60602-4109 1,674.00 Installment account opened 7/01 ACCOUNT NO. 7010558041876021 American General Finan 20 N Clark St Chicago, IL 60602-4109 199.00 Subtotal 2,198.00 2 continuation sheets attached (Total of this page)

> (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical

> > Summary of Certain Liabilities and Related Data.)

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(If known)

IN RE Mounts, Sharon E

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Debtor(s)

\_ Case No. \_\_\_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|   |          |                                       | Continuation Sheet)  |                              |                             |                |                       |
|---|----------|---------------------------------------|--|------------------------------|-----------------------------|----------------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.)                  | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE                                       | CONTINGENT                   | UNLIQUIDATED                | DISPUTED       | AMOUNT<br>OF<br>CLAIM |
| ACCOUNT NO.   |          |                                       | Collections  | ╁                            |                             |                |                       |
| AT & T<br>PO Box 8100<br>Aurora, IL 60507-8100  |          |                                       |  |                              |                             |                | 445.00                |
| ACCOUNT NO.   | -        |                                       | Medical/ Dental Bill   | ╁                            |                             | H              | 445.00                |
| Boulevard Medical<br>30 E 15th St Ste 200<br>Chicago Heights, IL 60411-3459   |          |                                       | medical bendi biii   |                              |                             |                | 225.00                |
| ACCOUNT NO.   |          |                                       | Utility or Cellular Use  | T                            |                             |                | 223.00                |
| Com Ed<br>Customer Care Center<br>PO Box 805379<br>Chicago, IL 60680-5379   |          |                                       |  |                              |                             |                | 276.00                |
| ACCOUNT NO. <b>5433628730053521</b>   |          |                                       | Revolving account opened 3/01  |                              |                             | H              |                       |
| First Premier Bank<br>601 S Minnesota Ave<br>Sioux Falls, SD 57104-4824   |          |                                       |  |                              |                             |                |                       |
| ACCOUNT NO. 305126  |          |                                       | Open account opened 4/99   | ╁                            |                             | Н              | 453.00                |
| Nicor Gas<br>1844 W Ferry Rd<br>Naperville, IL 60563-9662   |          |                                       | open account opened 4/33   |                              |                             |                |                       |
| ACCOUNT NO. <b>10020107452</b>  |          |                                       | Installment account opened 11/01   | $\vdash$                     |                             |                | 619.00                |
| Nuvell Credt PO Box 130156 Roseville, MN 55113-0002   |          |                                       | installment account opened 11/01   |                              |                             |                | 1,632.00              |
| ACCOUNT NO.   |          |                                       | Collections  | t                            |                             |                | 1,032.00              |
| Peoples Energy<br>C/O Timothy Walsh, Agent<br>130 E Randolph St<br>Chicago, IL 60601-6207                                 |          |                                       |  |                              |                             |                |                       |
| Sheet no. 1 of 2 continuation sheets attached to  |          |                                       |  | <br>Sub                      | tot                         |                | 45.00                 |
| Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims |          |                                       | (Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate | nis p<br>T<br>t als<br>tatis | age<br>Fota<br>o o<br>stica | al<br>on<br>al | \$ <b>3,695.00</b>    |

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IN RE Mounts, Sharon E

Debtor(s)

\_ Case No. \_\_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

|  |          | (•                                    | Continuation Sneet)   |            |              |           |                       |
|--|----------|---------------------------------------|---|------------|--------------|-----------|-----------------------|
| CREDITOR'S NAME, MAILING ADDRESS<br>INCLUDING ZIP CODE, AND ACCOUNT NUMBER.<br>(See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM IS<br>SUBJECT TO SETOFF, SO STATE  | CONTINGENT | UNLIQUIDATED | DISPUTED  | AMOUNT<br>OF<br>CLAIM |
| ACCOUNT NO.  |          |                                       | Open account opened 6/06  |            |              |           |                       |
| Sprint Pcs   |          |                                       |   |            |              |           |                       |
| ACCOUNT NO.  |          |                                       | Assignee or other notification for:   |            |              | $\dashv$  | 567.00                |
| Cavalry Portfolio Serv PO Box 1017 Hawthorne, NY 10532-7504  |          |                                       | Sprint Pcs  |            |              |           |                       |
| ACCOUNT NO. <b>39068047964700001</b>   |          |                                       | Open account opened 9/05  |            |              |           |                       |
| Verizon Wireless/great<br>PO Box 3397<br>Bloomington, IL 61702-3397                                      |          |                                       |   |            |              |           | 1,762.00              |
| ACCOUNT NO. <b>7082690503004</b>   |          |                                       | Open account opened 12/97   |            |              |           | 1,1 02.00             |
| Verizon Wireless/great<br>PO Box 3397<br>Bloomington, IL 61702-3397                                      |          |                                       |   |            |              |           | 2.00                  |
| ACCOUNT NO.  |          |                                       | Utility or Cellular Use   |            |              | _         | 2.00                  |
| Village Of Glenwood<br>Water Dept<br>1 Asselborn Way<br>Glenwood, IL 60425-1400                          |          |                                       |   |            |              |           | 68.00                 |
| ACCOUNT NO.  |          |                                       | Foreclosure   |            |              | 7         | 00.00                 |
| Wells Fargo Home Mortgage<br>PO Box 10335<br>Des Moines, IA 50306-0335                                   |          |                                       |   |            |              |           | 1.00                  |
| ACCOUNT NO.  | T        |                                       | Assignee or other notification for:   |            |              | $\forall$ |                       |
| Codilis & Associates, P.C.<br>15W030 N Frontage Rd Ste 100<br>Burr Ridge, IL 60527-6921                  |          |                                       | Wells Fargo Home Mortgage   |            |              |           |                       |
| Sheet no. <b>2</b> of <b>2</b> continuation sheets attached to   | L        |                                       |   | L<br>Sub   | tota         |           |                       |
| Schedule of Creditors Holding Unsecured Nonpriority Claims   |          |                                       | (Total of the   | is p<br>T  | age<br>Tota  | e)<br>al  | \$ 2,400.00           |
|  |          |                                       | (Use only on last page of the completed Schedule F. Repor<br>the Summary of Schedules, and if applicable, on the S<br>Summary of Certain Liabilities and Relate | tatis      | tica         | ıl        | \$ <b>8,293.00</b>    |

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| N RE Mounts Sharon F           |       |                | Case No.                  |           |  |

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE<br>OF OTHER PARTIES TO LEASE OR CONTRACT | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
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Debtor(s)

IN RE Mounts, Sharon E

Case No.

(If known)

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |
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(If known)

IN RE Mounts, Sharon E

Debtor(s)

Case No.

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

| Debtor's Marital Status   | DEPENDENTS OF                                      | DEBTOR AND    | SPOUSI | <br>3  |           |
|---|--|---------------|--------|--------|-----------|
| Single  | RELATIONSHIP(S):                                   |               |        |        | AGE(S):   |
|   |  |               |        |        |           |
|   |  |               |        |        |           |
|   |  |               |        |        |           |
| EMPLOYMENT:   | DEBTOR   |               | -      | SPOUSE |           |
| Occupation Name of Employer How long employed Address of Employer  Unemployed 1 years |  |               |        |        |           |
| <b>INCOME:</b> (Estimate of average o   | or projected monthly income at time case filed)    |               |        | DEBTOR | SPOUS     |
| 1. Current monthly gross wages, sa  | alary, and commissions (prorate if not paid mont   | thly)         | \$     |        | \$        |
| 2. Estimated monthly overtime   |  |               | \$     |        | <u>\$</u> |
| 3. SUBTOTAL   |  |               | \$     | 0.00   | \$        |
| 4. LESS PAYROLL DEDUCTION   |  |               |        |        |           |
| <ul><li>a. Payroll taxes and Social Secur</li><li>b. Insurance</li></ul>              | rity   |               | \$     |        | \$        |
| c. Union dues   |  |               | \$ ——  |        | \$        |
|   |  |               | \$     |        | \$<br>    |
|   |  |               | \$     |        | \$        |
| 5. SUBTOTAL OF PAYROLL I  | DEDUCTIONS   |               | \$     | 0.00   | \$        |
| 6. TOTAL NET MONTHLY TA   | AKE HOME PAY                                       |               | \$     | 0.00   | \$        |
| 7. Regular income from operation  | of business or profession or farm (attach detailed | d statement)  | \$     |        | \$        |
| 8. Income from real property  |  |               | \$     |        | \$        |
| 9. Interest and dividends   |  | .,            | \$     |        | \$        |
| that of dependents listed above   | ort payments payable to the debtor for the debto   | r's use or    | \$     |        | \$        |
| 11. Social Security or other govern   | nment assistance                                   |               | Ψ      |        | Ψ         |
|   |  |               | \$     | 162.00 | \$        |
|   |  |               | \$     |        | \$        |
| 12. Pension or retirement income  |  |               | \$     |        | \$        |
| 13. Other monthly income (Specify)  |  |               | \$     |        | \$        |
| (Speeny)  |  |               | \$     |        | \$        |
|   |  |               | \$     |        | \$        |
| 14. SUBTOTAL OF LINES 7 TH  | HROUGH 13  |               | \$     | 162.00 | \$        |
| 15. AVERAGE MONTHLY INC   | <b>COME</b> (Add amounts shown on lines 6 and 14)  |               | \$     | 162.00 | \$        |
| 16. COMBINED AVERAGE MO   | ONTHLY INCOME: (Combine column totals to           | from line 15: |        |        |           |
| if there is only one debtor repeat to   |  |               |        | \$     | 162.00    |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Mounts, Sharon E

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Debtor(s)

Case No. \_

| SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR  | <b>(S)</b>                        |                                 |
|---|-----------------------------------|---------------------------------|
| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C. | any payments a<br>ductions from i | made biweekly,<br>ncome allowed |
| Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."   | a separate                        | schedule of                     |
| 1. Rent or home mortgage payment (include lot rented for mobile home)   | \$                                |                                 |
| a. Are real estate taxes included? Yes No   |                                   |                                 |
| b. Is property insurance included? Yes No   |                                   |                                 |
| 2. Utilities:   | ¢                                 |                                 |
| a. Electricity and heating fuel   | \$                                |                                 |
| b. Water and sewer  | <b>5</b> ——                       | 20.00                           |
| c. Telephone  | \$                                | 20.00                           |
| d. Other  | — \$ ——                           |                                 |
| 2. Home maintanence (remains and uniteen)   | — \$ ——                           |                                 |
| 3. Home maintenance (repairs and upkeep) 4. Food  | <b>ф</b>                          | 200.00                          |
| 5. Clothing   | φ                                 | 20.00                           |
| 6. Laundry and dry cleaning   | Φ                                 | 20.00                           |
| 7. Medical and dental expenses  | Φ                                 | 20.00                           |
| 8. Transportation (not including car payments)  | φ                                 | 50.00                           |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.   | Φ                                 | 30.00                           |
| 10. Charitable contributions  | φ                                 |                                 |
| 11. Insurance (not deducted from wages or included in home mortgage payments)   | Φ                                 |                                 |
| a. Homeowner's or renter's  | •                                 |                                 |
| b. Life   | \$ ——                             |                                 |
| c. Health   |                                   |                                 |
| d. Auto   |                                   |                                 |
| e. Other  | \$                                |                                 |
| c. ouler  | \$                                |                                 |
| 12. Taxes (not deducted from wages or included in home mortgage payments)   | v                                 |                                 |
| (Specify)   | \$                                |                                 |
| (~[····])   | <u>*</u>                          |                                 |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)   |                                   |                                 |
| a. Auto   | \$                                |                                 |
| b. Other  | \$                                |                                 |
|   | \$                                |                                 |
| 14. Alimony, maintenance, and support paid to others  | \$                                |                                 |
| 15. Payments for support of additional dependents not living at your home   | \$                                |                                 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  | \$                                |                                 |
| 17. Other   | \$                                |                                 |
|   | \$                                |                                 |
|   | \$                                |                                 |
|   |                                   |                                 |
| <b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if  |                                   |                                 |
| applicable, on the Statistical Summary of Certain Liabilities and Related Data.   | \$                                | 330.00                          |
| 19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o   | f this docum                      | nent:                           |
| None  |                                   |                                 |
|   |                                   |                                 |
|   |                                   |                                 |
| 20. STATEMENT OF MONTHLY NET INCOME   |                                   |                                 |

| a. Average monthly income from Line 15 of Schedule I | \$<br>162.00  |
|--|---------------|
| b. Average monthly expenses from Line 18 above       | \$<br>330.00  |
| c. Monthly net income (a. minus b.)                  | \$<br>-168.00 |

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Debtor(s)

(If known)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: September 9, 2008 Signature: /s/ Sharon E Mounts Debtor **Sharon E Mounts** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: (Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7}$  (Official Form) (1208)-23746 Doc 1 Filed 09/09/08 Entered 09/09/08 08:19:51 Document Page 25 of 39 United States Bankruptcy Court

Desc Main

Northern District of Illinois

| IN RE:           |           | Case No   |
|------------------|-----------|-----------|
| Mounts, Sharon E |           | Chapter 7 |
|                  | Debtor(s) | •         |

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2008 income from employment (monthly) - no income

27,384.00 2007 income from employment -

70,000.00 2006 income from employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2007 unemployment

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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|---------------|--|--|--|--|--|
| None          | b. Debtor whose debts are not primarily of preceding the commencement of the case \$5,475. If the debtor is an individual, individual obligation or as part of an alternative repaydebtors filing under chapter 12 or chapter is filed, unless the spouses are separated a | onsumer debts: List each punless the aggregate value cate with an asterisk (*) arment schedule under a plan 13 must include payments | payment or other to<br>e of all property that<br>may payments that we<br>by an approved no<br>and other transfer | ransfer to any creditor man<br>nat constitutes or is affect<br>were made to a creditor or<br>comprofit budgeting and cre | ed by such transfer is less than<br>account of a domestic support<br>dit counseling agency. (Married |
| None          | c. All debtors: List all payments made wit who are or were insiders. (Married debtors a joint petition is filed, unless the spouses  | filing under chapter 12 or   | chapter 13 must in   | nclude payments by either  |  |
| 4. Su         | its and administrative proceedings, execu  | tions, garnishments and  | attachments  |  |  |
| None          | a. List all suits and administrative proceed<br>bankruptcy case. (Married debtors filing u<br>not a joint petition is filed, unless the spot   | nder chapter 12 or chapter   | 13 must include i  | nformation concerning ei   |  |
| AND<br>Well:  | FION OF SUIT  CASE NUMBER  S Fargo Mortgage v Mounts Forecle 126761  | E OF PROCEEDING<br>osure   | COURT OR<br>AND LOCA<br><b>Cook</b>  |  | STATUS OR<br>DISPOSITION<br>Sale final 6/08  |
| None          | b. Describe all property that has been attact<br>the commencement of this case. (Married<br>or both spouses whether or not a joint peti  | debtors filing under chapt   | er 12 or chapter 13  | 3 must include information   | on concerning property of either   |
| 5. Re         | possessions, foreclosures and returns  |  |  |  |  |
| None          | List all property that has been repossessed<br>the seller, within <b>one year</b> immediately princlude information concerning property of<br>joint petition is not filed.)  | eceding the commenceme   | nt of this case. (M  | arried debtors filing unde   | r chapter 12 or chapter 13 must  |
| Well:<br>PO E | E AND ADDRESS OF CREDITOR OR SI<br>S Fargo Home Mortgage<br>Box 10335<br>Moines, IA 50306-0335   | FORECLOSU  |  | DESCRIPTION AND OF PROPERTY Foreclosure of 910   | VALUE<br>W Terrace, Chicago IL   |
| PO E          | ell Financial<br>Box 1762<br>Hey, CO 80632   | 2007   |  | Repo 01 Jeep Grand   | d Cherokee   |
| 6. As         | signments and receiverships  |  |  |  |  |
| None          | a. Describe any assignment of property for (Married debtors filing under chapter 12 or unless the spouses are separated and joint  | chapter 13 must include an   |  |  |  |
| None          | b. List all property which has been in the l<br>commencement of this case. (Married debte<br>spouses whether or not a joint petition is f  | ors filing under chapter 12  | or chapter 13 must   | include information conc   | erning property of either or both  |
| 7. Gi         | fts  |  |  |  |  |

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None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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|--------------|--|
| 9. Pa        | yments related to debt counseling or bankruptcy  |
| None         | List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.   |
| Glea<br>77 W | DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY 676.00 Washington, Ste 1218 ago, IL 60602   |
| 10. C        | ther transfers   |
| None         | a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  |
| None         | b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.   |
| 11. C        | losed financial accounts   |
| None         | List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) |
| 12. S        | afe deposit boxes  |
| None         | List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |
| 13. S        | etoffs   |
| None         | List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |
| 14. P        | roperty held for another person  |
| None         | List all property owned by another person that the debtor holds or controls.   |
| 15. P        | rior address of debtor   |
| None         | If debtor has moved within <b>three years</b> immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.   |

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date: September 9, 2008 | Signature /s/ Sharon E Mounts |                 |
|-------------------------|-------------------------------|-----------------|
|                         | of Debtor                     | Sharon E Mounts |
| Date:                   | Signature                     |                 |
|                         | of Joint Debtor               |                 |
|                         | (if any)                      |                 |
|                         | O continuation pages attached |                 |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Document Page 29 of 39 United States Bankruptcy Court Northern District of Illinois

| IN RE:   |  |   |   | Case No.  |                                     |  |  |
|--|--|---|---|---|-------------------------------------|--|--|
| Mounts, Sharon   | E  |   |   | Chapter <b>7</b>  |                                     |  |  |
|  |  | Debtor(s)   |   |   |                                     |  |  |
|  | CHAPTER 7 I  | NDIVIDUAL DEBT  | OR'S STATEM   | ENT OF INTEN  | TION                                |  |  |
| I have filed a so  | chedule of assets and liability<br>chedule of executory contraction following with respect to  | cts and unexpired leases w  | hich includes persona   | l property subject to a   | an unexpir<br>lease:                | ed lease.  |  |
| Description of Secured Prop  | perty  | Creditor's Name   |   | Property will<br>be Surrendered                                       | Property is<br>claimed as<br>exempt | Property will<br>be redeemed<br>pursuant to 11<br>U.S.C. § 722 | Debt will be<br>reaffirmed<br>pursuant to 11<br>U.S.C. § 524(c)        |
| 05 GMC Envoy   | - joint w daughter   | G M A C   |   | ✓   |                                     |  |  |
| Description of Leased Propo  | erty   | Less  | or's Name   |   |                                     |  | Lease will be<br>assumed<br>pursuant to 11<br>U.S.C. §<br>362(h)(1)(A) |
|  |  |   |   |   |                                     |  |  |
| 09/09/2008   | /s/ Sharon E Mounts  |   |   |   | T.                                  | . D. L   | <u> </u>   |
| Date   | Sharon E Mounts  |   | Debtor  |   | J01                                 | nt Debtor (1   | f applicable)  |
| I declare under pe<br>compensation and<br>and 342 (b); and, (<br>bankruptcy petition | enalty of perjury that: (1) I have provided the debtor wi (3) if rules or guidelines have preparers, I have given the ebtor, as required by that see | am a bankruptcy petition<br>th a copy of this documen<br>we been promulgated purs<br>debtor notice of the maxin | n preparer as defined<br>t and the notices and i<br>mant to 11 U.S.C. § 1 | in 11 U.S.C. § 110;<br>nformation required u<br>10(h) setting a maxin | (2) I prepunder 11 Unum fee fo      | pared this d<br>J.S.C. §§ 110<br>or services cl                | ocument for 0(b), 110(h), nargeable by                                 |
| If the bankruptcy p  | ne and Title, if any, of Bankrup<br>petition preparer is not an<br>a, or partner who signs the c   | individual, state the nam   | e, title (if any), addre  | Social Security ss, and social security                               |                                     | •  |  |
| Address  |  |   |   |   |                                     |  |  |
| Signature of Bankrup   | otcy Petition Preparer   |   |   | Date  |                                     |  |  |
| Names and Social S<br>is not an individua  | Security numbers of all other<br>l:  | r individuals who prepared  | or assisted in preparin   | ng this document, unle  | ess the ban                         | kruptcy peti   | tion preparer  |

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# Case 08-23746 Doc 1 Filed 09/09/08 Entered 09/09/08 08:19:51 Desc Main Document Page 30 of 39 United States Bankruptcy Court Northern District of Illinois

Mounts, Sharon E

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_16

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: September 9, 2008

/s/ Sharon E Mounts
Debtor

Joint Debtor

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Mounts, Sharon E 1506 Shields Ave Chicago Heights, IL 60411-3622 Document Page 31 of 39 Internal Revenue Service
Mail Stop 5010 CHI
230 S Dearborn St
Chicago, IL 60604-1505

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Nco Fin /99 507 Prudential Rd Horsham, PA 19044-2308

American General Finan 20 N Clark St Chicago, IL 60602-4109 Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662

AT & T PO Box 8100 Aurora, IL 60507-8100 Nuvell Credt PO Box 130156 Roseville, MN 55113-0002

Boulevard Medical 30 E 15th St Ste 200 Chicago Heights, IL 60411-3459 Peoples Energy C/O Timothy Walsh, Agent 130 E Randolph St Chicago, IL 60601-6207

Cavalry Portfolio Serv PO Box 1017 Hawthorne, NY 10532-7504 Verizon Wireless/great PO Box 3397 Bloomington, IL 61702-3397

Codilis & Associates, P.C. 15W030 N Frontage Rd Ste 100 Burr Ridge, IL 60527-6921 Village Of Glenwood Water Dept 1 Asselborn Way Glenwood, IL 60425-1400

Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680-5379 Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306-0335

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104-4824

G M A C PO Box 130424 Roseville, MN 55113-0004

#### Case 08-23746

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**United States Bankruptcy Court** Northern District of Illinois

| IN | NRE:   | Case No       |        |
|----|--|---------------|--------|
| М  | ounts, Sharon E  | Chapter 7     |        |
|    | Debtor(s)  |               |        |
|    | DISCLOSURE OF COMPENSATION OF ATTORN   | EY FOR DEBTOR |        |
| 1. | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered of or in connection with the bankruptcy case is as follows: |               |        |
|    | For legal services, I have agreed to accept  | \$            | 676.00 |
|    | Prior to the filing of this statement I have received  | \$            | 676.00 |
|    | Balance Due  | \$            | 0.00   |

- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement,

- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

together with a list of the names of the people sharing in the compensation, is attached.

The source of the compensation paid to me was:  $\square$  Debtor  $\square$  Other (specify): The source of compensation to be paid to me is: Debtor Other (specify):

[Other provisions as needed]

By agreement with the debtor(s), the above disclosed fee does not include the following services:

|   | CERTIFICATION         |  |  |
|---|-----------------------|--|--|
| I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding. |                       |  |  |
| September 9, 2008   | /s/ Troy L Gleason    |  |  |
| Date  | Signature of Attorney |  |  |
|   | Gleason & Gleason     |  |  |
|   | Name of Law Firm      |  |  |

2008/08/**Gase**:08-23746 Doc 1 Filed 09/09/08 Entered 09/09/08 08:19:51 Desc Main Document Page 33 of 39



## FAX COVER SHEET

1/1/20 W/Pionerk

Date: August 27, 2008 To: SHARON E MOUNTS

Phone #:

FAX #: 3125789524



From: Internal Revenue Service

Electronic Tax Administration

e-services

Transcript Delivery System

Philadelphia, PA 19255

Message:

We've enclosed the transcript or transcripts that you requested on August 27, 2008.

#### CONFIDENTIALITY NOTICE

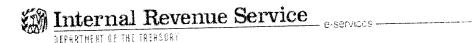
THIS COMMUNICATION IS INTENDED FOR THE SOLE USE OF THE INDIVIDUAL TO WHOM IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEDGED, CONFIDENTIAL AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS COMMUNICATION IS NOT THE INTENDED RECIPIENT OR THE EMPLOYEE OR AGENT FOR DELIVERING THE COMMUNICATION TO THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION. DISTRIBUTION, OR COPYING OF THIS COMMUNICATION MAY BE STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN COPYING OF THIS COMMUNICATION WAY BE STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS ROM RETURN THE ERROR, PLEASE NOTIFY THE SENDER IMMEDIATELY BY TELEPHONE CALL AT (1-800-829-0922). AND RETURN THE COMMUNICATION AT THE ADDRESS ABOVE VIA THE UNITED STATES POSTAL SERVICE. THANK YOU

Current by SES

\$ 6.00

| BUSINESS INCOME OR LOSS (Schedule C):  | \$ 0.00  |
|--|--|
| BUSINESS INCOME OR LOSS: SCH C FER COMPUTER:   | \$ 6.00  |
| CAPITAL GAIN OR LOSS: Schedule D):   | \$ 0.00  |
| CAFITAL GAINS OR LOSS: SCH D PER COMPUTER:   | \$ 2.06  |
| OTHER GAINS OR LOSSES (Form 4757):   | \$ 0.55  |
| TOTAL IRA DISTRIBUTIONE:   | \$ 0.63  |
| TAXABLE IRA DISTRIBUTIONS:   | \$ 0.00  |
| TOTAL PENSIONS AND ANNUITIES:  | \$ 0.00  |
| TAXABLE FENSION/ANNUITY AMOUNT:  | \$ 6.50  |
| RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E):  | \$ 0.00  |
| RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E) PER COMPUTER:   | 3 0.00   |
| RENT/ROYALTY INCOME/LOSS PER COMPUTER:   | s 0.00   |
| ESTATE/TRUST INCOME/LOSS PER COMPUTER:   | \$ 0.00  |
| PARTNERSHIP/S-CORP INCOME/LOSS PER COMPUTER:   | \$ 0.00  |
| FARM INCOME OR LOSS (Schedule F):  | \$ 0.(0  |
| FARM INCOME OR LOSS (Schedule F) PER COMPUTER:   | \$ (.10  |
| UNEMPLOYMENT COMPENSATION:   | \$ 9,841.00  |
| TOTAL SOCIAL SECURITY BENEFITS:  | \$ 0.00  |
| TAXABLE SOCIAL SECURITY BENEFITS:  | \$ 0.00  |
| TAXABLE SOCIAL SECURITY BENEFITS PER COMPUTER:   | \$ 0.00  |
| OTHER INCOME:  | \$ 0.00  |
| SCHEDULE EIC SE INCOME PER COMPUTER:   | \$ 0.00  |
| SCHEDULE EIG EARNED INCOME PER COMPUTER:   | \$ 27,384.60   |
| SCH EIG DISQUALIFIED ING COMPUTER:   | \$ 0.(0  |
| TOTAL INCOME:  |  |
|  | 5 56.9 6.10  |
| TOTAL INCOME PER COMPUTER:   | \$ 36,926.00<br>\$ 36,926.00   |
| TOTAL INCOME PER COMPUTER:   | \$ 36,926.00<br>\$ 36,926.00   |
|  |  |
| TOTAL INCOME PER COMPUTER:   | \$ 36,926.00<br>\$ 0.00  |
| IOTAL INCOME PER COMPUTER: Adjustments to Income   | \$ 36,916.00   |
| TOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXPENSES:  | \$ 36,926.00<br>\$ 0.00  |
| TOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXPENSES:  EDUCATOR EXPENSES PER COMPUTER:   | \$ 36,926.00<br>\$ 0.00<br>\$ 0.00   |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXPENSES:  EDUCATOR EXPENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  | \$ 36,926.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00  |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXPENSES:  EDUCATOR EXPENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  | \$ 36,926.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00   |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXPENSES:  EDUCATOR EXPENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION PER COMPTR:   | \$ 36,926.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00  |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXFENSES:  EDUCATOR EXPENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION PER COMPTR:  MOVING EXPENSES: F3903:  | \$ 36,926.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00   |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXFENSES:  EDUCATOR EXPENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION PER COMPTR:  MOVING EXPENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  | \$ 36,926.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00   |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXPENSES:  EDUCATOR EXPENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION PER COMPUTER:  MOVING EXPENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION PER COMPUTER:   | \$ 0,00<br>\$ 0,00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00  |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXFENSES:  EDUCATOR EXPENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION PER COMPTR:  MOVING EXPENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  KEOGH/SEP CONTRIBUTION DEDUCTION:   | \$ 0,00<br>\$ 0,00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00  |
| Adjustments to Income  EDUCATOR EXPENSES:  EDUCATOR EXPENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION PER COMPTR:  MOVING EXPENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  | \$ 0,00<br>\$ 0,00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00  |
| Adjustments to Income  EDUCATOR EXFENSES:  EDUCATOR EXFENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION FER COMPUTER:  MOVING EXFENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  EARLY WICHDRAWAL OF SAVINGS PENALTY:  | \$ 0,00<br>\$ 0,00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00  |
| Adjustments to Income  EDUCATOR EXFENSES:  EDUCATOR EXFENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION FER COMPUTER:  MOVING EXPENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  EARLY WICHDRAWAL OF SAVINGS PENALTY:  ALIMONY PAID SSN:   | \$ 0,00<br>\$ 0,00   |
| Adjustments to Income  EDUCATOR EXFENSES:  EDUCATOR EXFENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION FER COMPUTER:  MOVING EXPENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  EARLY WICHDRAWAL OF SAVINGS PENALTY:  ALIMONY PAID SSN:  ALIMONY FAID:  | \$ 36,906.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00   |
| Adjustments to Income  EDUCATOR EXFENSES:  EDUCATOR EXFENSES PER COMPUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION FER COMPUTER:  MOVING EXPENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  EARLY WICHDRAWAL OF SAVINGS PENALTY:  ALIMONY PAID SSN:  ALIMONY FAID:  IRA DEDUCTION:  | \$ 0.00<br>\$ 0.00   |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXPENSES: EDUCATOR EXPENSES PER COMPUTER: RESERVIST AND OTHER BUSINESS EXPENSE: HEALTH SAVINGS ACCT DEDUCTION: HEALTH SAVINGS ACCT DEDUCTION PER COMPTR: MCVING EXPENSES: F3903: SELF EMPLOYMENT TAX DEDUCTION: SELF EMPLOYMENT TAX DEDUCTION: KEOGH, SEP CONTRIBUTION DEDUCTION: SELF-EMF HEALTH INS DEDUCTION: EARLY WICHDRAWAL OF SAVINGS PENALTY: ALIMONY PAID SSN: ALIMONY FAID: IRA DEDUCTION: IRA DEDUCTION FER COMPUTER:   | \$ 36,926.00<br>\$ 0.00<br>\$ 0.00   |
| IOTAL INCOME PER COMPUTER:  Adjustments to Income  EDUCATOR EXPENSES: EDUCATOR EXPENSES PER COMBUTER: RESERVIST AND OTHER BUSINESS EXPENSE: HEALTH SAVINGS ACCT DEDUCTION: HEALTH SAVINGS ACCT DEDUCTION PER COMPTR: MCVING EXPENSES: F3303: SELF EMPLOYMENT TAX DEDUCTION: SELF EMPLOYMENT TAX DEDUCTION: SELF EMPLOYMENT TAX DEDUCTION: SELF-EMF HEALTH INS DEDUCTION: EARLY WICHDRAWAL OF SAVINGS PENALTY: ALIMONY PAID SSN: ALIMONY FAID: IRA DEDUCTION: IRA DEDUCTION FER COMPUTER: STUDENT LOAN INTEREST DEDUCTION:  | \$ 36,926.00<br>\$ 0.00<br>\$ |
| Adjustments to Income  EDUCATOR EXPENSES:  EDUCATOR EXPENSES PER COMBUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION PER COMPUTER:  MOVING EXPENSES: F3903:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION FER COMPUTER:  KEOGH/SEP CONTRIBUTION DEDUCTION:  SELF-EMF HEALTH INS DEDUCTION:  EARLY WICHDRAWAL OF SAVINGS PENALTY:  ALIMONY PAID:  IRA DEDUCTION:  IRA DEDUCTION:  IRA DEDUCTION FER COMPUTER:  STUDENT LOAN INTEREST DEDUCTION FER COMPUTER:   | \$ 36,926.00<br>\$ 0.00<br>\$ |
| Adjustments to Income  EDUCATOR EXPENSES:  EDUCATOR EXPENSES PER COMBUTER:  RESERVIST AND OTHER BUSINESS EXPENSE:  HEALTH SAVINGS ACCT DEDUCTION:  HEALTH SAVINGS ACCT DEDUCTION PER COMPUTER:  MOVING EXPENSES: F3303:  SELF EMPLOYMENT TAX DEDUCTION:  SELF EMPLOYMENT TAX DEDUCTION PER COMPUTER:  KEOGH/SEP CONTRIBUTION DEDUCTION:  SELF-EMP HEALTH INS DEDUCTION:  EARLY WITHDRAWAL OF SAVINGS PENALTY:  ALIMONY PAID:  IRA DEDUCTION:  IRA DEDUCTION:  IRA DEDUCTION FER COMPUTER:  STUDENT LOAN INTEREST DEDUCTION:  STUDENT LOAN INTEREST DEDUCTION:  ISTUDENT LOAN INTEREST DEDUCTION: | \$ 36,926.00<br>\$ 0.00<br>\$ |

OTHER ADJUSTMENTS:



#### This Product Contains Sensitive Taxpayer Data

Request Date: 08-17-2008

Transcript
Response Date: 08-17-2008

Tax Return Transcript
Response Date: 05-17-106
IRS Employee Number: 00031047974

**SSN Provided:** 343-46-8074 **Tax Period Ending:** Dec. 31, 2007

The following items reflect the amount as shown on the return (ER), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

SSN: 3 SPOUSE SSN:

NAME(S) SHOWN ON RETURN: SHARON E MCUNTS 1506 SHIELDS AVE

ADDRESS: CHICAGO ETS, IL 60411-3622-069

FILING STATUS: Head of Household
FORM NUMBER: 1040
CYCLE POSTED: 20082108
RECEIVED DATE: Apr.15, 2008
REMITTANCE: 0.00
EXEMPTION NUMBER: 1

DEFENDENT 1 NAME CTRL:
DEPENDENT 1 SSN:
DEPENDENT 2 SSN:
DEPENDENT 2 SSN:
DEPENDENT 3 NAME CTRL:
DEPENDENT 3 SSN:
DEPENDENT 4 NAME CTRL:
DEPENDENT 4 SSN:
FREPARER SSN:

#### Income

PREPARER EIN:

| WAGES, SALARIES, TIFS, ETC: TAXABLE INTEREST INCOME: SCH B: TAX-EXEMPT INTEREST: ORDINARY DIVIDEND INCOME: SCH B: QUALIFIED DIVIDENDS: EPHINDS OF STATE/LOCAL TAXES: | \$ 27,384.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00<br>\$ 0.00 |
|--|---|
| REFUNDS OF STATE/LOCAL TAXES: ALIMONY RECEIVED:  | 3 0.00  |

| BUSINESS INCOME OR LOSS (Schedule C):                      | \$ 0.6)       |
|--|---------------|
| BUSINESS INCOME OR LOSS: SCH C PER COMPUTER:               | 3 0.0)        |
| CASITAL GAIN OR LOSS: (Schedule I):                        | s (L1)        |
| CAPITAL GAINS OR LOSS: SCH D PER COMPUTER:                 | \$ 0.60       |
| OTHER GAINS OR LOSSES (Form 4797):                         | \$ 0.00       |
| TOTAL TRA DISTRIBUTIONS:                                   | \$ 0.10       |
| TAMABLE IRA DISTRIBUTIONS:                                 | s (.()        |
| TOTAL PENSIONS AND ANNUITIES:                              | s (,))        |
| TAXABLE PENSION/ANNUITY AMOUNT:                            | \$ 0.60       |
| RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E):              | \$ 0.0)       |
| RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E) PER COMPUTER: | s (.6)        |
| RENT/ROYALTY INCOME/LOSS PER COMFUTER:                     | \$ 0.80       |
| ESTATE/TRUST INCOME/LOSS PER COMPUTER:                     | \$ (.0)       |
| PARTNERSHIP/S-CORP INCOME/LOSS FER COMFUTER:               | \$ 6.00       |
| FARM INCOME OR LOSS (Schedule F):                          | \$ (.0)       |
| FARM INCOME OR LOSS (Schedule F) PER COMPUTER:             | \$ 0.50       |
| UNEMFLOYMENT COMPENSATION:                                 | s 9,542.0)    |
| TOTAL SOCIAL SECURITY BENEFITS:                            | s 0.6)        |
| TAXABLE SOCIAL SECURITY BENEFITS:                          | \$ 0.00       |
| TAXABLE SOCIAL SECURITY BENEFITS PER COMPUTER:             | \$ 0.45       |
| OTHER INCOME:  | \$ 0.00       |
| SCHEDULE EIC SE INCOME PER COMPUTER:                       | \$ 0.00       |
| SCHEDULE EIG EARNED INCOME PER COMPUTER:                   | \$ 27,384.W   |
| SCH EIG DESQUALIFIED ING COMPUTER:                         | \$ 0.00       |
| TOTAL INCOME:  | 8 30,926.00   |
| TOTAL INCOME PER COMPUTER:                                 | \$ 38,916.00  |
| Adjustments to Income                                      |               |
| EDUCATOR EXPENSES:   | 3 0.00        |
| EDUCATOR EXPENSES PER COMPUTER:                            | \$ 0.00       |
| RESERVIST AND OTHER BUSINESS EXPENSE:                      | \$ 3.90       |
| HEALIH SAVINGS ACCT DEDUCTION:                             | \$ 0.00       |
| HEALTH SAVINGS ACCT DEDUCTION FEE COMPIR:                  | s (.60        |
| MCVING EXPENSES: F3903:                                    | \$ 0.00       |
| SELF EMPLOYMENT TAX DEDUCTION:                             | \$ 0.00       |
| SELF EMPLOYMENT TAX DEDUCTION FER COMPUTER:                | \$ 0.00       |
| KEOGH/SEP TONTRIBUTION DEDUCTION:                          | \$ 0.00       |
| SELF-EMP HEALTH INS DEDUCTION:                             | \$ 0.00       |
| EARLY WITHDRAWAL OF SAVINGS PENALTY:                       | \$ 0.00       |
| ALIMONY FAID SSN:  |               |
| ALIMONY FAID:  | \$ 0.00       |
| IRA DEDUCTION:   | <b>4</b> (.1) |
| IRA DEDUCTION FER COMPUTER:                                | \$ (.))       |
| STUDENT LOAN INTEREST DEDUCTION:                           | \$ 0.5)       |
| STUDENT LOAN INTEREST DEDUCTION PER COMPUTER:              | \$ 0.00       |
| TUITION AND FEES DEDUCTION:                                | \$ 0.00       |
| TUITION AND FEES DEDUCTION FER COMPUTER:                   | \$ 0.00       |
| DOMESTIC PRODUCTION ACTIVITIES DEDUCTION:                  | \$ 0.00       |
| ORDER AD THORMENOS.  |               |

\$ 3.00

OTHER ADJUSTMENTS:

| ARCHER MSA DEDUCTION:                               | \$ 0.00            |
|---|--------------------|
| ARCHER MSA DEDUCTION FER COMPUTER:                  | \$ 0.00            |
| TOTAL ADJUSTMENTS:                                  | \$ 0.1)            |
| TOTAL ADJUSTMENTS PER COMPUTER:                     | \$ 0.00            |
| ADJUSTED GROSS INCOME:                              | \$ 36,926.00       |
| ADJUSTED GROSS INCOME PER COMPUTER:                 | \$ 36,936.00       |
| Tax and Credits                                     |                    |
| 65-OR-OVER:   | Ĉ                  |
| BLIND:  | (                  |
| SPOUSE 65-OR-OVER:                                  | (                  |
| SPOUSE BLIND:                                       | (                  |
| STANDARD DEDUCTION PER COMPUTER:                    | \$ 0.00            |
| ADDITIONAL STANDARD DEDUCTION FER COMFUTER:         | \$ 6.50            |
| TAX TABLE INCOME PER COMPUTER:                      | \$ 26,058.10       |
| EXEMPTION AMOUNT PER COMPUTER:                      | \$ 3,400.00        |
| TAXABLE INCOME:                                     | \$ 22,657.00       |
| TAXABLE INCOME FER COMPUTER:                        | \$ 22,658.00       |
| TOTAL POSITIVE INCOME PER COMPUTER:                 | a 36,926.00        |
| TENTATIVE TAX:                                      | \$ 2,841.00        |
| TENTATIVE TAX PER COMPUTER:                         | \$ 2,841.00        |
| FORM 8814 ADDITIONAL TAX AMOUNT:                    | \$ 0.00            |
| TAX ON INCOME LESS SOC SEC INCOME PER COMPUTER:     | \$ 0.00            |
| FORM 6251 ALTERNATIVE MINIMUM TAX:                  | \$ 0.00            |
| FORM 6251 ALTERNATIVE MINIMUM TAX FER COMFUTER:     | \$ 0.00            |
| FOREIGN TAX CREDIT:                                 | a 0.00             |
| FOREIGN TAX CREDIT PER COMPUTER:                    | \$ 0.00            |
| FOREIGN INCOME EXCLUSION PER COMPUTER:              | \$ 0.00            |
| FOREIGN INCOME EXCLUSION TAX PER COMPUTER:          | \$ 6.00            |
| CHILD & DEPENDENT CARE CREDIT:                      | \$ 0.00            |
| CHILD & DEPENDENI CARE CREDIT PER COMPUTER:         | \$ 6.00            |
| CREDIT FOR ELDERLY AND DISABLED:                    | \$ 0.0)            |
| CREDIT FOR ELDERLY AND DISABLED FER COMPUTER:       | \$ 0.00            |
| EDUCATION CREDIT:                                   | \$ 0.00            |
| EDUCATION CREDIT PER COMPUTER:                      | \$ 0.0n            |
| GROSS EDUCATION CREDIT PER COMPUTER:                | \$ 0.00            |
| RETIREMENT SAVINGS CNTRB CREDIT:                    | \$ 6.00            |
| RETIREMENT SAVINGS ONTRE CREDIT PER COMPUTER:       | \$ 4.00            |
| PRIM RET SAV CNTRB: F8080 LN6A:                     | \$ 0.00            |
| SEC RET SAV CNTRB: F8880 LN6B:                      | \$ 0.00            |
| TOTAL RETIREMENT SAVINGS CONTRIBUTION: F8860 CMPTR: | \$ 0.0)            |
| RESIDENTIAL EMERGY CREDIT:                          | \$ 0.00            |
| RESIDENTIAL ENERGY CREDIT PER COMPUTER:             | \$ 0.00            |
| CHILD TAX CREDIT:                                   | \$ 0.00            |
| CHILD TAX CREDIT PER COMPUTER:                      | \$ 0.00            |
| F8396, F8859 and F8839 Credit:                      | \$ 0.00            |
| FORM 3800 GENERAL BUSINESS CREDITS:                 | \$ 0.00            |
| FORM 3800 GENERAL BUSINESS CREDITS PER COMPUTER:    | \$ 0.00<br>\$ 0.00 |
| FORM 1040C CREDIT:                                  | \$ 0.00            |
|   | ₩ 0.00             |

Certificate Number: 00437-ILN-CC-004769970

## **CERTIFICATE OF COUNSELING**

| I CERTIFY that on August 26, 2008  | , 8                    | at 7:06        | o'clock PM MDT                   |  |
|--|------------------------|----------------|----------------------------------|--|
| Sharon Mounts  | received from          |                |                                  |  |
| Black Hills Children's Ranch, Inc.   |                        |                |                                  |  |
| an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the |                        |                |                                  |  |
| Northern District of Illinois  | , a                    | n individual [ | or group] briefing that complied |  |
| with the provisions of 11 U.S.C. §§ 109(h) and 111.                                |                        |                |                                  |  |
| A debt repayment plan was not prepared   | If a                   | debt repaymen  | t plan was prepared, a copy of   |  |
| the debt repayment plan is attached to this certificate.                           |                        |                |                                  |  |
| This counseling session was conducted by internet and telephone                    |                        |                |                                  |  |
|  |                        |                |                                  |  |
| Date: August 26, 2008  | $\mathbf{B}\mathbf{y}$ | /s/Kagney Mo   | steller                          |  |
|  | Name                   | Kagney Moste   | ller                             |  |
|  | Title                  | Credit Counse  | lor                              |  |
|  |                        |                |                                  |  |

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Case 08-23746

Doc 1 Filed 09/09/08 United States Bankruptcy Court Northern District of film

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IN RE: Case No. Mounts, Sharon E Chapter 7 Debtor(s) DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet PART I - DECLARATION OF PETITIONER Date: August 26, 2008 A. To be completed in all cases. I (We) Sharon E Mounts and , the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our)attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105. B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7. [V] I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7. C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity. I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.

Signature:

hours enous (Debtor or Corporate Officer, Partner or Member)

Signature:

(Joint Debtor)